

REISSUE APPLICATION DECLARATION BY THE INVENTOR

Docket Number (Optional)

049212-0102

I hereby declare that:

Each inventor's residence, mailing address and citizenship are stated below next to their name.

I believe the inventors named below to be the original and first inventor(s) of the subject matter which is described and claimed in patent number 6,374,231, granted April 16, 2002 and for which a reissue patent is sought on the invention entitled MONEY FUND BANKING SYSTEM,

the specification of which

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is attached hereto.

☒was filed on April 14, 2004 as reissue application number 10,825,440

and was amended on April 14, 2004, May 1, 2007, July 18, 2007, August 29, 2008,
(If applicable) December 4, 2008, May 12, 2009, December 7, 2009,
and January 14, 2011.

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

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I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b). Attached is form PTO/SB/02B (or equivalent) listing the foreign applications.

I verily believe the original patent to be wholly or partly inoperative or invalid, for the reasons described below. (Check all boxes that apply.)

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by reason of a defective specification or drawing.

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by reason of the patentee claiming more or less than he had the right to claim in the patent.

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by reason of other errors.

At least one error upon which reissue is based is described below. If the reissue is a broadening reissue, such must be stated with an explanation as to the nature of the broadening:

See attachment for listed errors.

[Page 1 of 2]

This collection of information is required by 37 CFR 1.175. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

(REISSUE APPLICATION DECLARATION BY THE INVENTOR, page 2)		Docket Number (Optional) 049212-0102	
All errors corrected in this reissue application arose without any deceptive intention on the part of the applicant.			
Note: To appoint a power of attorney, use form PTO/SB/81.			
Correspondence Address: Direct all communications about the application to:			
<input checked="" type="checkbox"/> The address associated with Customer Number:		22428	
OR			
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City		State	Zip
Country			
Telephone		Email	
<p style="text-align: center;">WARNING:</p> <p>Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. 1001, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this declaration is directed.</p>			
Full name of sole or first inventor (given name, family name)			
Bruce Bent			
Inventor's signature	Date		
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Full name of second joint inventor (given name, family name)			
Bruce Bent II			
Inventor's signature	Date		
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<input type="checkbox"/> Additional joint inventors or legal representative(s) are named on separately numbered sheets forms PTO/SB/02A or 02LR attached hereto.			

***ATTACHMENT TO SUPPLEMENTAL DECLARATION FOR REISSUE PATENT
APPLICATION TO SUPPLEMENT "ERRORS" STATEMENT***

This Supplemental Declaration supplements our original Declaration for this reissue application filed on April 14, 2004. We verily believe that the original patent was wholly or partly inoperative or invalid:

by reason of **claims 1-3** claiming more than we had a right to claim because the claim method steps in these patent claims may be performed by a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, a step must be added of determining, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This step of "determining" a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 1-3;

by reason of **claims 4-6** claiming more than we had a right to claim because the device claim elements in these patent claims may be performed by a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, a determining device must be added for determining, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This "determining" device for determining a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 4-6;

by reason of **claims 7-15** claiming more than we had a right to claim because the system claim elements in these claims may be comprised in a single banking institution that holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, a limitation must be added to the computation processor that it is configured to determine, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This computation processor configured for determining a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 7-15;

by reason of **claims 16-19** claiming more than we had a right to claim because the method claim elements in these claims may be performed by a single banking institution that also holds the single insured money market deposit account, while according to the invention defined in the current independent claim 32, the determining a net asset adjustment step must be amended to determine, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank. This step of “determining” a net credit/debit amount, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at a licensed banking institution through a different bank, was missing in the original claims 16-19;

in addition to the errors recited in our Declaration of April 14, 2004.

We are filing the present reissue application in order to correct this additional error, by more specifically claiming a combination of steps or elements that operate with respect to at least two different banking institutions.

Moreover, we declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that are broader than the claims in the original patent, or narrower than the claims in the original patent. Additionally, we

declare our intent to, and reserve our right to, submit during the prosecution of this application and divisionals thereof, further claims that may correct errors in other different claim combinations, and thus, may be broader in some respects than the claims currently pending, or may be narrower in some respects than the claims currently pending.